



Order Filed on December 18, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 218262-6

Attorneys for Movant: Select Portfolio Servicing as
servicing agent for U.S. Bank, N.A., successor trustee
to LaSalle Bank National Association, on behalf of
the holders of Bear Stearns Asset Backed Securities I
Trust 2006-HE10, Asset-Backed Certificates Series
2006-HE10

In Re:

Robert R. Watson and Deseree C. Watson

Case No.: 18-21896-ABA

Chapter 13

Hearing Date: November 13, 2018


Time: 10:00 AM

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4) is hereby
ORDERED.

DATED: December 18, 2018



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Upon the motion of Milstead & Associates, LLC, Attorneys for the Select Portfolio Servicing as servicing agent for Secured Creditor, U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE10, Asset-Backed Certificates Series 2006-HE10 (“Mortgagee”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers, and the parties having been represented by their respective counsel, Tamika Nicole Wyche, Esquire, and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Mortgagee is the holder of a mortgage which is a lien on real property owned by Debtors known as and located at 1 Pierson Place, Sicklerville, NJ 08081 (the “Property”).
3. The parties certify that there is a post-petition delinquency which is to be cured pursuant to the terms of this Order, said delinquency consisting of the following:

5 Payments: 7/1/2018 – 11/1/2018 @ \$1,239.27	\$6,196.35
Suspense Balance	(\$0.00)
Total Post-Petition Arrears	\$6,196.35

4. Commencing on December 1, 2018, Debtor shall resume making regular monthly mortgage payments currently in the amount of \$1,239.27, and will pay late charges if applicable.
5. Debtors shall make a payment of \$2,502.76 to Mortgagee within five days of the entry of this Order. The payment of \$2,502.76 will reduce the total of the post-petition arrears to the amount of \$3,693.59.
6. In order to cure the balance of the post-petition arrears, commencing on December 1, 2018, and continuing through April 1, 2019, Debtor shall tender \$615.60 per month to Mortgagee

in addition to the regular monthly payment and with the regular payment of May 1, 2019, Debtor shall tender an additional \$615.59.

7. All payments are to be mailed to Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250. Debtors shall reference the loan number on any and all payments made pursuant hereto.

8. Should Debtors' regular monthly payment amount change, Debtors shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this Order shall change accordingly.

9. In the event that Debtor is in default pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, Secured Creditor may send Debtors and Debtors' Counsel a written notice of default of this Order. If the default is not cured within ten days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that Secured Creditor may file a Certification of Default absent a full cure.

10. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.

11. In the event the instant bankruptcy case is converted to a case under Chapter 7, Debtor shall cure the pre-petition and post-petition mortgage arrears within ten (10) days from the date of such conversion. Should Debtor fail to cure said arrears within the ten (10) day period, such failure shall be deemed a default under the terms of this stipulation and Mortgagee

may send Debtors and Debtors' counsel a written notice of default. If the default is not cured within ten (10) days from the date of said notice, counsel for Mortgagee may file a Certification of Default with the Court, upon notice to the trustee, Debtors, and Debtors' counsel, and the Court shall enter an Order granting relief from the Automatic Stay as to the Property.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Robert R. Watson
Desiree C. Watson
Debtors

Case No. 18-21896-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2018.
db/jdb Robert R. Watson, Desiree C. Watson, 1 Pierson Pl, Sicklerville, NJ 08081-2006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE10, Asset-Backed Certificates Series 2006-HE10 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Tamika Nicole Wyche on behalf of Debtor Robert R. Watson davidanielslaw@gmail.com, G30609@notify.cincompass.com
Tamika Nicole Wyche on behalf of Joint Debtor Desiree C. Watson davidanielslaw@gmail.com, G30609@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7